



T R E N D

(Thinking Retired Employees Need Direction)
Retired Employees of Kern County

Volume MMXXI - III

May & June 2021

www.reokc.org

Robert Seibly, President

M. L. Bennett, Editor (mlbennett36@sbcglobal.net)



President's Message

ROBB SEIBLY

Our mission is to promote the education and earned benefits of all retirees of Kern County, advocate the safeguarding and continuation of Kern County retiree pension and health benefits, provide avenues of support and information for Kern County retirees and beneficiaries, ensure proper and necessary representation on the Kern County Board of Retirement, and participate as an integral contributor in our Kern County communities' quality of life.

Maybe there really is light at the end of the tunnel. The only problem is this tunnel we are in seems to be a really, really long one.

It is starting to look like there may be some relief coming soon, and places that were closed are now beginning to open for business. Of course, that could change tomorrow with the wind, as it seems, so trying to keep it positive, we will look on the bright side and plan towards the openings and not the closings. The latest news is moving in the direction of business establishments opening at a slow rate, which means now you should at least be able to get your hair and nails done.

The COVID-19 virus continues to disrupt many activities including our meetings, travel, family gatherings, and dining, but we will work around that as things are beginning to change. Schools are starting to open, little by little, and we can sit down and eat in many of our old stomping grounds now. We still need to maintain social distancing, but we can at least get out of the house and do something. This should also help our working force and the economy.

Your REOKC Board is still looking out after our retirees' best interests, working on plans to bring us all back together for our monthly luncheon meetings, which includes the important informational speakers that help us make it through the necessities of Retired Life here in Kern County.

In keeping with our mission statement above, REOKC's Finance Committee is currently working on establishing a program to support local nonprofit organizations which are primarily dedicated to senior health care, education and other related services. Our Scholarship Committee is also reviewing several applications which will enable the awarding of REOKC's scholarships this year.

It is important to be aware of the many scammers out there looking to take advantage of people, especially seniors, stuck in their homes. Be careful to whom you give personal information. There are many stories of scams, especially on seniors. I understand from Government Agencies, such as the FTC, FBI, DEA, and others that scamming has soared to new heights during the coronavirus pandemic. We are talking of reports in the millions..... There are always good deals and ideas out there, but some of them are to relieve you of your time and hard-earned money (a scam). Be sure to stay safe and do not share your personal information with those nice, new strangers you meet on the phone and are so interested in your medical and health information.

Have a wonderful summer and enjoy the warm air (but not too much), stay safe, stay healthy, enjoy friends and family. Also stay tuned for information from REOKC as to when we will be able to get together again for our General Meeting/Luncheons. We welcome all comments on how we (the REOKC Board of Directors) can better serve your needs. As you are aware, we are all currently limited to what we can do as a group, but we will try to keep you informed with the TREND newsletter and on our website www.reokc.org.



KCERA Retirement Board

By

Phil Franey, KCERA Retiree Trustee

“A retirement system board’s duty to the system’s participants and their beneficiaries shall take precedence over any other duty” (Section 17(b) of Article XVI of the California Constitution).

I hope everyone had a safe St. Patrick’s Day and Easter. As a matter of fact, please adhere only to official medical advice in this global emergency. We cannot afford to jeopardize the health and welfare of ourselves and others. I also wish everyone a safe Memorial Day. On the brighter side and as a reminder, your April pension payment will include a Cost-of-Living Adjustment (COLA) rate of 2.5% to be applied to most retirees and beneficiaries, as stated on the KCERA website as follows:

KCERA’s actuary, Segal Consulting, has recommended the following cost-of-living adjustments (COLA) for all current retirees and beneficiaries as of April 1, 2021. The COLA is subject to approval by the Board of Retirement and will be considered on February 10, 2021.

- 2.5% COLA for retirements on or before April 1, 2019
- 2.0% COLA for retirements between April 2, 2019 and April 1, 2020
- 1.5% COLA for retirements between April 2, 2020 and April 1, 2021

KCERA will pay the 2021 COLA, beginning with retirees’ April benefit payments. Cost-of-living adjustments take into account the annual change in the region’s average Consumer Price Index (CPI) and any “COLA bank” reserves accrued by retirees in previous years.

As always, direct all questions concerning your COLA to KCERA Administration.

Finance Committee and Administrative Committee have busy agendas and recommendations to present to the KCERA Board in the following months. Finance will be recommending the 2021-2022 Budget to the Board. Administrative will be recommending revised KCERA Charters and Policies, Board 2020 Self-Evaluation Survey and Board Recordings to the Board. Updates on both Committees will be reported in future TRENDS.

As explained in earlier articles and to accomplish many of these responsibilities, the Board has established specific standing committees - administrative, finance, and investment. The services of special consultants and professionals (accounting, actuarial, investment, legal, etc.) are required for the necessary committee due diligence before, during, and after preparation and submittal of recommendations to the Board for approval and action. Please understand that the Board reviews all matters thoroughly, but the committee system allows for the needed pick and shovel work - due diligence. The retirement administration (executive director and staff) plays an integral role in the support and completion of these duties and responsibilities.

You may refer to the KCERA website for more details and supporting information pertaining to all Committees and Board meetings.

During the KCERA February meeting, the Verus presentation included the fund balance and investment performance (net of fees) for the period ending December 31, 2020 as follows:

Total Assets -	\$4,871,169,479
1 Year -	11.5%
3 Years -	7.2%
5 Years -	8.5%
10 Years -	7.3%

As of June 30, 2020, the actuarial assumption rate was stated at 7.25% (expected long-term investment return) and current funding ratio of 64.4% (% of fund assets available to pay liabilities).

More detailed information and reporting with supporting documentation may be obtained from the KCERA website at www.kcera.org. All members are encouraged to hear virtual Retirement Board Meetings on the second Wednesday of each month, except the May meeting will be on May 5.

“An investment in knowledge pays the best interest.”

– Benjamin Franklin

THINGS TO THINK ABOUT

- The secret to contentment: when you haven’t got what you like, like what you’ve got.
- Children are small creatures who make parents old and grandparents young.

PAYROLL DEDUCTION FORM

To sign up for (or stop) payroll deduction, check the box(es) below, complete the form, and submit it to REOKC.

- REOKC Luncheon Payment**
By checking this box, I authorize KCERA to deduct \$6.00 per month from my pension benefit as an additional elective payment to REOKC. This deduction shall begin with my next pension payment.

(Sign up for the luncheon payroll deduction and save \$1.00 per meal!)

- REOKC Membership Dues**
By checking this box, I authorize KCERA to deduct \$2.00 per month from my pension benefit as dues for my REOKC membership and to pay that organization. This deduction shall begin with my next pension payment. I understand my authorization and REOKC membership are voluntary and may be revoked by me, in writing, at any time.

Name (print) _____

Address _____

City _____

State _____ Zip _____

Phone _____

Email (optional) _____

Dept. from which retired _____

Full Social Security # _____

Signature _____

Date _____

Clip out completed form and send to:

REOKC / PO Box 2592 / Bakersfield, CA / 93303

STOP DEDUCTION(S)

- Check box to stop your deduction for the luncheon.
- Check box to stop your deduction for REOKC membership dues.



"WELCOME!" **NEW MEMBERS OF THE** **RETIRED EMPLOYEES OF** **KERN COUNTY**

ASSESSOR: John Louden; Timothy J. Wallace
BEHAVIORAL HEALTH & RECO.: Kevin S. Beer;
Velma Gould

BENEFICIARY: Retha Kenngott; Dona Kessler;
Sian Poh; Kathryn Shinn

CHILD SUPPORT: Gail A. Douglas

DISTRICT ATTORNEY: Patrick McKinley

EMPLOYERS' TRG. RESOURCE: Cheryl Hudgins

FIRE: Daryl A. Breese; Michael Estep;

Christopher A. Hoover; Felix Lesaca

GENERAL SERVICES: Jesus E. Hernandez

HUMAN SERVICES: Thomas D. Edgmon;

Pamela J. Holiwell; Deanna Shanti

K.C. HOSPITAL AUTHORITY: Luzviminda Ferrer

LIBRARY: Mary Hanel

MENTAL HEALTH: Karen Lees

S. J. VALLEY APCD: Durinda Montoya-Cearley

SHERIFF: Darrin P. Wedeking

SUPERIOR COURT: Sally Pascual

***REOKC wishes all Kern County retirees
a long and happy retirement!***

REOKC SCHOLARSHIP PROGRAM



The Scholarship Committee continues to review all scholarship applications and related documents.

Applicants will be notified of the Committee's findings in June, 2021

Scholarships will be awarded in August, 2021.

SUNSHINE COMMITTEE NOTICE

**If you know of any of our members
who could
use a get-well or sympathy card,
please contact**

**JOSIE DE LA TORRE at
(661) 348-4222**

Thank you!

TRAVEL TIPS

Hello everyone!!

Since we have not been able to travel in the past year please check your Passports to see if they are still valid. You may have had 1 year left before it expired and now that year is up. Renewals are all done by mail. Also check your TSA Pre check cards as they also have an expiration date associated with it. If you need help call me.

Most of the cruise lines are on hold until June 30, 2021. After this date they are traveling. Many cruise lines, tour companies and escorted tours are booking well into 2022. Book early as many cabins have sold out already.

Most cruises are 7 days. All cruises 8 days or longer will resume November 2021. There are some of the cruise lines that are requiring Vaccination proof or a negative Covid-19 test within 72 hours of traveling. Keep in mind this rule may not necessarily be the cruise line's rule but the countries you are traveling to. Be sure to check to see what the country you are traveling to require.

As of today if you leave the United States to another country, upon return you must have a negative Covid-19 test within 72 hours of travel. Most Hotels in Mexico & Caribbean offer complimentary testing.

The great news that was just released this past week is that Royal Caribbean Cruise Line will be back on the west coast. *Navigator of the Seas* will be sailing out of Los Angeles to Mexico beginning November 2021. They will offer 3, 4, 5, 6 & 7 Day itineraries. Call for details.

Keep in mind if you book travel many cruise lines or travel companies offer peace of mind travel where you can get Future Travel Credit for a future trip. I'm here to help you so just call me or email me.

Julie Salazar- Garcia (661) 324-6910

cruiseport@sbcglobal.net

The Cruise Port, 1800 Oak St., Suite D, Bakersfield, CA

Change of Address Form

If your address has changed, in order to receive the TREND newsletter and other important notices from REOKC, you must complete this form and send it to REOKC, PO Box 2592, Bakersfield, CA 93303:

Name _____
(print)

NEW Address _____

City, State, Zip _____

OLD Address _____

City, State, Zip _____

Signature _____

REOKC USEFUL CONTACTS

KCERA Administration 661-381-7700
www.kcera.org

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change (& REOKC) *
- Retirement Board Meetings

Retiree Health Benefits 661-868-3182

- County – Health Insurance Div.

Pacific Group Agencies, Inc.

- Supplemental Insurance Plans
Available at Discounted Rates
1-800-511-9065

REOKC Other Related Services

- **TREND Editor**
- **Membership**
- **Address/Email Change ***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270

mlbennett36@sbcglobal.net

- **Sunshine (Cards of Expression)**
Josie De La Torre 661-348-4222

KCERA Board Retiree Member

- Phil Franey –
franeyp@bak.rr.com
- Alternate—Robb Seibly -
seiblyrl@gmail.com

Kern County District Attorney's Office

- **Elder Abuse: 661 868-2400**

Kern County Aging & Adult Services

- **661 868-1000**



**WE WILL ALWAYS REMEMBER
OUR DECEASED REOKC MEMBERS:**

- Edith Amos—Beneficiary
- Cleetis Armistead—Communications
- Steven Bonaker—S.J. Valley APCD
- Nina Brame—Beneficiary
- Robert Brandon—Public Defender
- Carl Brooks—Fire
- Gerald Carver—Roads
- Linda Christopher—Sheriff
- Thomas Clow—County Counsel
- Eliseo Contreras—Probation
- Donald Cooper—Kern Medical Center
- Mary Dalton—Beneficiary
- Dustin Engel—Sheriff
- Alice Gaona—Human Services
- Rachel R. Garcia—Sheriff
- Lois Gastineau—Human Services
- Pamela Gatewood—Kern Medical Center
- Esperanza Herrera—Human Services
- Claudia Howard—Kern Medical Center
- Janie Jones—Parks & Recreation
- Paula Knight—Beneficiary
- Marguerite Lilly—Kern Medical Center
- Judith Lutz—Beneficiary
- Debby Mays—Human Services
- Nora McClure—Beneficiary
- Virginia McGraw—Employers’ Trg. Resource
- Barbara Meadows—Kern Medical Center
- Adele Montoya—District Attorney
- Marjorie Nelson—Kern Medical Center
- G Duane Orullian—Ag & Measmnt.St
- Dorothy Peterson—Beneficiary
- Jimmy Poe—Kern Medical Center
- Sandra Rampton—Sheriff
- Selma Sexton—Behavioral Health & Reco
- Gloria Sidhu—Auditor-Controller
- Donna Sommer—Beneficiary
- Jessie Tatum—Kern Medical Center
- Daisy Taylor—Kern Medical Center
- Yolanda Terrazas—Kern Medical Center
- Evelyn Welch—Superior Court
- Stephen West—Sheriff
- Richard Whitley—Roads

*“A Life well-lived leaves behind
a beautiful bouquet of memories.”*

**Peace of Mind When Traveling with
Travel Guard Insurance by
Greg Margulies, Pacific Group Agencies**

The time has come where we can finally start to talk about going on a vacation again. As the world gets vaccinated and cities across the globe open up, traveling becomes more of a reality. As we all vividly saw, the unforeseen can happen at any time and disrupt our plans.

Travel Guard provides peace of mind and protects you from the unforeseen 24/7.

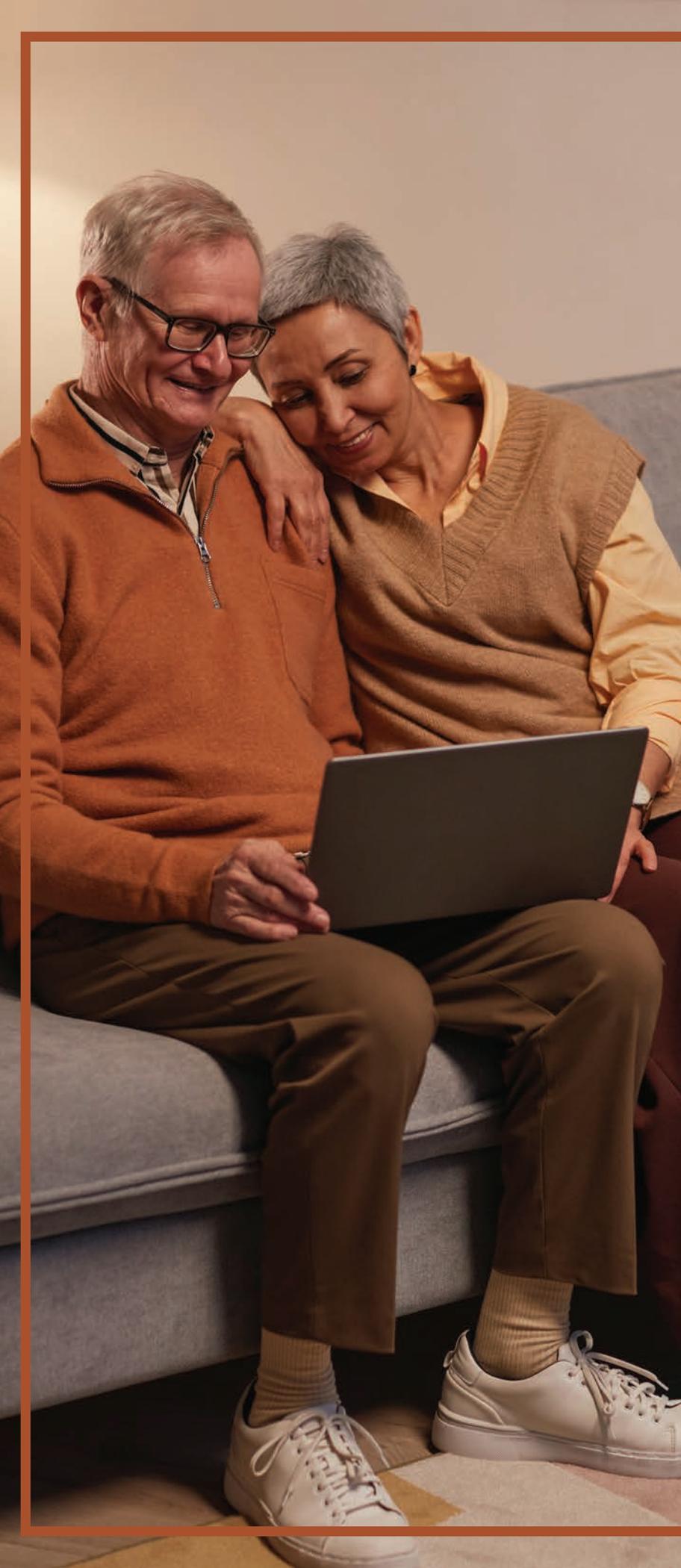
Travel Guard plans can help with the following:

- Reimburse you for non-refundable expenses if you cancel your trip due to bad weather, an illness in the family, involuntary job loss, or the financial default of your carrier or tour operator.
- Cover your return home costs when you must come home early due to an emergency such as an illness or death in the family.
- Provide assistance with and cover costs associated with lost or delayed luggage.
- Replace your sporting, camping, or adventure equipment if damaged or stolen.
- Cover your medical expenses if you become ill or injured outside the U.S. and your medical coverage such as Medicare does not cover international costs.
- Provide benefits and cover costs during flight delays if you miss a portion of your trip or cruise.
- Cover emergency medical evacuation due to an accident or sudden illness.
- Insure your rental car.

For a quote, visit <http://pgagencies.com/reokc/travel/> and click on the Travel Guard link at the bottom of the page. You may also call Pacific Group Agencies at 800.511.9065. Before calling, please make sure you have the following: Exact dates of your trip; Total costs you wish to insure; If insuring your traveling companion, their birthday; and Airline and/or cruise line names.

Reminder: The surviving spouse of a retired Kern County Employee is eligible for REOKC membership. Just complete the Payroll Deduction Form on Page 4 and mail to:
REOKC, PO Box 2592, Bakersfield, CA 93303

NOTICE: All views and opinions expressed in the TREND are solely the representation of each writer. REOKC’s only intention is to fairly inform our membership. The information presented in the TREND is believed to be from reliable sources. REOKC does not sell or disclose information about our members to third parties.



BANKING MADE SIMPLE

Log into our secure and easy to use online banking platform or download our app to take care of your account needs from anywhere.

STRATA
CREDIT UNION

www.stratacu.org
661.327.9461

KERN COUNTY BANKS WITH STRATA CREDIT UNION

**Retired Employees of Kern County
P.O. Box 2592
Bakersfield, CA 93303**

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**May & June 2021
Time Dated Material**

**Official Newsletter of
The Retired Employees of Kern County Inc.**

ATTENTION—REOKC MEMBERS AND FAMILIES!
REOKC LUNCHEON DEDUCTIONS HAVE BEEN STOPPED
EFFECTIVE WITH THE APRIL 2020 PENSION PAYMENTS.
DEDUCTIONS WILL RESUME ON THE SECOND
MONTH AFTER LUNCHEONS HAVE BEEN REINSTATED.

**YOUR REOKC BOARD WANTS YOU ALL TO KNOW THAT ITS MAIN PRIORITY IS
THE HEALTH, SAFETY AND WELL-BEING OF ITS MEMBERS.**

**AS WE ALL KNOW, THE CORONAVIRUS HAS MADE A VERY DRAMATIC IMPACT
ON EVERY ASPECT OF OUR LIVES.**

**AS A RESULT, WE ARE TRULY SORRY THAT WE ARE UNABLE TO SCHEDULE
ANY LUNCHEONS OR MEETINGS FOR OUR MEMBERS AT THIS TIME.**

**WE KNOW THE CURRENT CONDITIONS WILL CHANGE AND AS SOON AS IT IS
POSSIBLE TO SCHEDULE A LUNCHEON, YOU WILL BE NOTIFIED BOTH BY
MAIL AND EMAIL.**

TAKE CARE AND BE WELL!